












Lex Watson

From: Gina Spearman <Gina.Spearman@Nafinc.com>
Sent: Tuesday, September 17, 2019 2:35 PM
To: Lex Watson
Cc: Kelly Allison; Sarah Laprade
Subject: FW: P&L Call

Please see grid below

Visit My Site	Loan Products	Pre-Qualification
<div></div> <div><div>Gina Spearman Regional Manager NMLS# 152661 Office: (800) 450-2010 Ext. 3758 Cell: (404) 449-4515 Fax: (404) 529-4043 Email: Gina.Spearman@nafinc.com Address: 5607 Glenridge Dr Ste. 100 Atlanta, GA 30342 Website: www.newamericanfunding.com Get Connected:      </div></div> <div>CLICK HERE TO ADD MY INFO TO YOUR CONTACTS</div>		

From: Scott Frommert <Scott.Frommert@Nafinc.com>
Sent: Thursday, September 12, 2019 12:03 PM
To: Kelly Allison <Kelly.Allison@Nafinc.com>; Gina Spearman <Gina.Spearman@Nafinc.com>
Cc: Jan Preslo <Jan.Preslo@Nafinc.com>; Jon Reed (EVP Retail) <Jon.Reed@Nafinc.com>
Subject: P&L Call

Please see below for our call

Exhibit
0001

SE	Option 1				Option 2				Option 3					
NO GROWTH	High BPS & Low %				Mid BPS & Mid %				Low BPS & High %					
	BPS Earned		27.5		BPS Earned		20.0		BPS Earned		10.0			
	Split		5.0%		Split		32.5%		Split		50.0%			
	Current Plan													
	\$ 4,877,909													
	SVP Comp		2020		SVP Comp		2020		SVP Comp		2020			
Worse	4,218,185		-14%		Worse	4,226,516		-13%		Worse	4,162,692		-15%	
Base	4,308,185		-12%		Base	4,811,516		-1%		Base	5,062,692		4%	
Better	4,398,185		-10%		Better	5,396,516		11%		Better	5,962,692		22%	
3% GROWTH	High BPS & Low %				Mid BPS & Mid %				Low BPS & High %					
	BPS Earned		27.5		BPS Earned		20.0		BPS Earned		10.0			
	Split		7.5%		Split		35.0%		Split		52.5%			
	Current Plan													
	\$ 5,154,172													
	SVP Comp		2020		SVP Comp		2020		SVP Comp		2020			
Worse	4,577,819		-11%		Worse	4,791,224		-7%		Worse	4,874,473		-5%	
Base	4,712,819		-9%		Base	5,421,224		5%		Base	5,819,473		13%	
Better	4,847,819		-6%		Better	6,051,224		17%		Better	6,764,473		31%	
6% GROWTH	High BPS & Low %				Mid BPS & Mid %				Low BPS & High %					
	BPS Earned		27.5		BPS Earned		20.0		BPS Earned		10.0			
	Split		10.0%		Split		37.5%		Split		55.0%			
	Current Plan													
	\$ 5,443,187													
	SVP Comp		2020		SVP Comp		2020		SVP Comp		2020			
Worse	4,945,928		-9%		Worse	5,322,005		-2%		Worse	5,578,259		2%	
Base	5,125,928		-6%		Base	5,997,005		10%		Base	6,568,259		21%	
Better	5,305,928		-3%		Better	6,672,005		23%		Better	7,558,259		39%	
Reserve				\$ 100,000	Reserve				\$ 250,000	Reserve				\$ 500,000

* Growth is measure off of funded purchase production compare to previous year

* Growth factor to be measured annually and paid out as bonus after year close. Year 1 growth 1/1/2020 to 12/31/2020

* Connect paid at 10 on high bps, 0 on others, accounted for in math

Thank you,

Scott Frommert
Chief Financial Officer


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